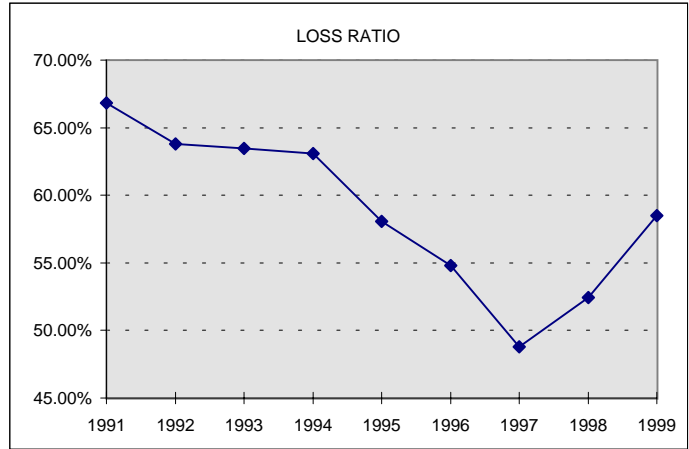
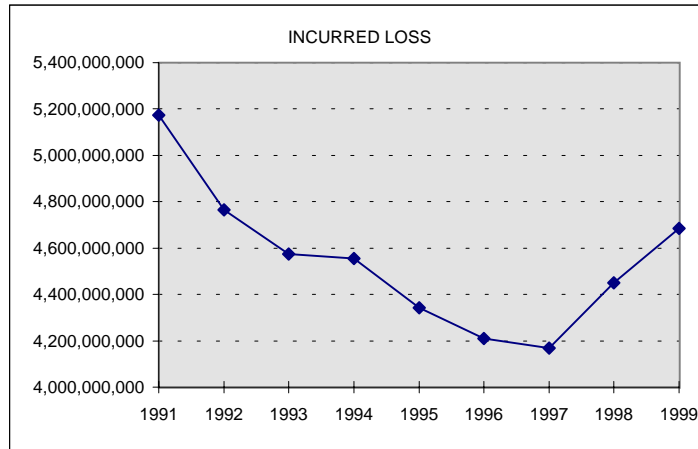
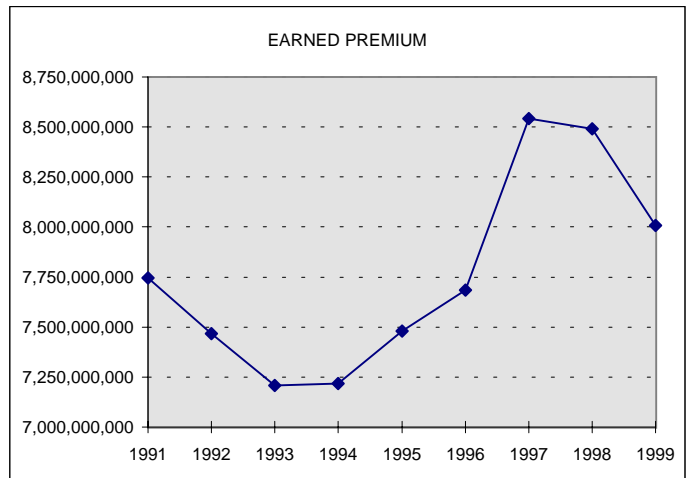
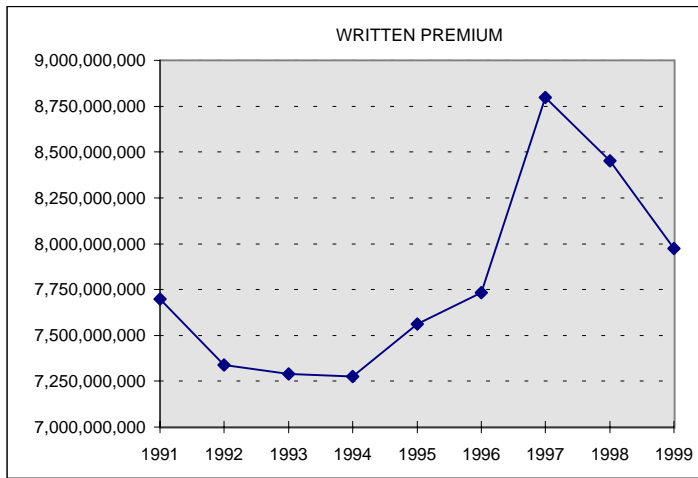


1991-1999 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS

Line of Business: PRIVATE PASSENGER AUTO LIABILITY

	<u>WRITTEN PREMIUM</u>	<u>% Chg.</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
1991	7,699,752,043		7,744,149,657	5,174,507,699	66.82%
1992	7,338,845,146	-4.69%	7,467,088,200	4,764,423,001	63.81%
1993	7,290,322,891	-0.66%	7,209,315,430	4,574,662,114	63.45%
1994	7,275,425,912	-0.20%	7,218,242,134	4,554,602,186	63.10%
1995	7,563,440,188	3.96%	7,479,544,239	4,341,810,741	58.05%
1996	7,734,108,034	2.26%	7,684,493,886	4,210,066,396	54.79%
1997	8,796,194,572	13.73%	8,541,145,705	4,167,660,111	48.80%
1998	8,452,351,357	-3.91%	8,491,251,877	4,450,515,689	52.41%
1999	7,974,623,723	-5.65%	8,006,951,555	4,684,378,285	58.50%



NOTE: THIS REPORT INCLUDES ONLY COMPANIES WITH WRITTEN PREMIUM GREATER THAN ZERO.